B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court
## Eastern District of Virginia

In re Paul A. Cruser, Debtor

Case No. 10-32517

Chapter 7

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|---|---|---|---|---|
| A - Real Property | Yes | 1 | 210,600.00 | | |
| B - Personal Property | Yes | 4 | 6,026.00 | | |
| C - Property Claimed as Exempt | Yes | 2 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 237,125.15 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | 12,608.35 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 7 | | 60,955.04 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | 3,636.00 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 1 | | | 4,946.69 |
| Total Number of Sheets of ALL Schedules | | 21 | | | |
| | | Total Assets | 216,626.00 | | |
| | | | Total Liabilities | 310,688.54 | |

 

Form 6 - Statistical Summary (12/07)

# United States Bankruptcy Court
## Eastern District of Virginia

In re Paul A. Cruser, Debtor

Case No. 10-32517

Chapter 7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

| Type of Liability | Amount |
|---|---|
| Domestic Support Obligations (from Schedule E) | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | 12,608.35 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | 0.00 |
| Student Loan Obligations (from Schedule F) | 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | 0.00 |
| TOTAL | 12,608.35 |

**State the following:**

| | |
|---|---|
| Average Income (from Schedule I, Line 16) | 3,636.00 |
| Average Expenses (from Schedule J, Line 18) | 4,946.69 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 ) | 3,066.98 |

**State the following:**

| | | |
|---|---|---|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | 25,325.15 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | 7,639.45 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | 4,968.90 |
| 4. Total from Schedule F | | 60,955.04 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | 91,249.09 |

B6A (Official Form 6A) (12/07)

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In re Paul A. Cruser , Case No. 10-32517
Debtor

# SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|---|---|---|---|---|
| Personal Residence at 1762 Shallow Well Road, Manakin-Sabot, VA 23103<br><br>2014 TAV $208,000<br><br>Zillow Estimate $210,600 | Tenants By the Entireties | - | 210,600.00 | 230,248.20 |

Sub-Total > 210,600.00 (Total of this page)

Total > 210,600.00

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re Paul A. Cruser, Debtor — Case No. 10-32517

# SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."
If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property | NONE | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|---|---|---|---|
| 1. Cash on hand | | Cash in pocket | - | 26.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Checking account with Essex Bank 7901 | - | 40.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | | Security Deposit with Virginia Dominion Power | - | 600.00 |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | 3 Couches, Chair, Bed, End table, 2 dressers, mirror, linens, 2 televisions, entertainment center, stereo, dvd player, coffee table, 6 lamps, computer, table & 4 chairs, stove, dishwasher, refrigerator, washer/dryer, microwave, kitchenware | - | 1,025.00 |
| | | 2 Lawn Mowers | - | 175.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | Men's clothing | - | 250.00 |
| 7. Furs and jewelry. | | 2 white gold rings | - | 150.00 |
| | | Pocket Watch | - | 75.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | | Fishing Rods & Canoe | - | 100.00 |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |

Sub-Total > 2,441.00
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Paul A. Cruser, Debtor Case No. 10-32517

# SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| Type of Property | NONE | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|---|---|---|---|
| 10. Annuities. Itemize and name each issuer. | X | | | |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | Transamerica IRA | - | 1,902.00 |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |

Sub-Total > 1,902.00
(Total of this page)

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Paul A. Cruser, Debtor

Case No. 10-32517

# SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| Type of Property | NONE | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|---|---|---|---|
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 1990 Isuzu Pickup, mileage 108,109<br>CarMax Appraisal | - | 500.00 |
| | | 2004 Volvo Station Wagon<br>175,173 miles<br>CarMax appraisal | - | 600.00 |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | | 4 pet dogs | - | 40.00 |
| 32. Crops - growing or harvested. Give particulars. | X | | | |

Sub-Total > 1,140.00
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Paul A. Cruser , Case No. 10-32517
Debtor

# SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|---|---|---|---|
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | | State Tax Refund | - | 542.00 |
| | | Any inheritance within t80 days of filing. | - | 1.00 |

Sub-Total > 543.00
(Total of this page)
Total > 6,026.00

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/10)

In re Paul A. Cruser, Debtor    Case No. 10-32517

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)
☐ 11 U.S.C. §522(b)(2)
■ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds $146,450. *(Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)*

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|---|---|---|---|
| Real Property | | | |
| Personal Residence at 1762 Shallow Well Road, Manakin-Sabot, VA 23103<br><br>2014 TAV $208,000<br><br>Zillow Estimate $210,600 | Va. Code Ann. § 34-4 | 1.00 | 210,600.00 |
| Cash on Hand | | | |
| Cash in pocket | Va. Code Ann. § 34-4 | 26.00 | 26.00 |
| Checking, Savings, or Other Financial Accounts, Certificates of Deposit | | | |
| Checking account with Essex Bank 7901 | Va. Code Ann. § 34-4 | 40.00 | 40.00 |
| Security Deposits with Utilities, Landlords, and Others | | | |
| Security Deposit with Virginia Dominion Power | Va. Code Ann. § 34-4 | 600.00 | 600.00 |
| Household Goods and Furnishings | | | |
| 3 Couches, Chair, Bed, End table, 2 dressers, mirror, linens, 2 televisions, entertainment center, stereo, dvd player, coffee table, 6 lamps, computer, table & 4 chairs, stove, dishwasher, refrigerator, washer/dryer, microwave, kitchenware | Va. Code Ann. § 34-26(4a) | 1,025.00 | 1,025.00 |
| 2 Lawn Mowers | Va. Code Ann. § 34-26(4a) | 175.00 | 175.00 |
| Wearing Apparel | | | |
| Men's clothing | Va. Code Ann. § 34-26(4) | 250.00 | 250.00 |
| Furs and Jewelry | | | |
| 2 white gold rings | Va. Code Ann. § 34-26(1a) | 150.00 | 150.00 |
| Pocket Watch | Va. Code Ann. § 34-4 | 75.00 | 75.00 |
| Firearms and Sports, Photographic and Other Hobby Equipment | | | |
| Fishing Rods & Canoe | Va. Code Ann. § 34-4 | 100.00 | 100.00 |
| Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans | | | |
| Transamerica IRA | 29 U.S.C. § 1056(d) | 1,902.00 | 1,902.00 |
| Automobiles, Trucks, Trailers, and Other Vehicles | | | |
| 1990 Isuzu Pickup, mileage 108,109<br><br>CarMax Appraisal | Va. Code Ann. § 34-26(8) | 500.00 | 500.00 |
| 2004 Volvo Station Wagon<br><br>175,173 miles<br>CarMax appraisal | Va. Code Ann. § 34-4 | 1.00 | 1,200.00 |

1 continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (4/10) -- Cont.

In re Paul A. Cruser, Debtor — Case No. 10-32517

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|---|---|---|---|
| Animals | | | |
| 4 pet dogs | Va. Code Ann. § 34-26(5) | 40.00 | 40.00 |
| Other Personal Property of Any Kind Not Already Listed | | | |
| State Tax Refund | Va. Code Ann. § 34-4 | 542.00 | 1,084.00 |
| Any inheritance within t80 days of filing. | Va. Code Ann. § 34-4 | 1.00 | 1.00 |
| Total: | | 5,428.00 | 217,768.00 |

Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re Paul A. Cruser, Debtor                    Case No. 10-32517

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" ,include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community H W J C | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|---|---|---|---|---|---|---|---|
| Account No. x5719<br>Creditor #: 1<br>Bank Of Essex<br>100 Broad Street Road<br>Manakin Sabot, VA 23103 | | - | 2010<br>2nd Deed of Trust<br>Personal Residence at 1762 Shallow Well Road, Manakin-Sabot, VA 23103<br>2014 TAV $208,000<br>Zillow Estimate $210,600<br>Value $ 210,600.00 | | | | 11,728.00 | 0.00 |
| Account No. x5719<br>Creditor #: 2<br>Bank Of Essex<br>100 Broad Street Road<br>Manakin Sabot, VA 23103 | | - | 2010<br>3rd Deed of Trust<br>Personal Residence at 1762 Shallow Well Road, Manakin-Sabot, VA 23103<br>2014 TAV $208,000<br>Zillow Estimate $210,600<br>Value $ 210,600.00 | | | | 35,026.84 | 19,648.20 |
| Account No. xxxxx8633<br>Creditor #: 3<br>Ocwen Lending<br>PO BOX 24737<br>West Palm Beach, FL 33416 | | - | 2004<br>1st Deed of Trust<br>Personal Residence at 1762 Shallow Well Road, Manakin-Sabot, VA 23103<br>2014 TAV $208,000<br>Zillow Estimate $210,600<br>Value $ 210,600.00 | | | | 183,493.36 | 0.00 |
| Account No. x0697<br>Creditor #: 4<br>Partners Federal Credit Union<br>PO Box 2980<br>Henrico, VA 23228-9700 | X | - | 7/12/2013<br>Purchase Money Security<br>2004 Volvo Station Wagon<br>175,173 miles<br>CarMax appraisal<br>Value $ 1,200.00 | | | | 6,876.95 | 5,676.95 |
| 0 continuation sheets attached | | | Subtotal (Total of this page) | | | | 237,125.15 | 25,325.15 |
| | | | Total (Report on Summary of Schedules) | | | | 237,125.15 | 25,325.15 |

B6E (Official Form 6E) (4/10)

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In re Paul A. Cruser , Case No. 10-32517
Debtor

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to $5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to $2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

■ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* *Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

1 continuation sheets attached

B6E (Official Form 6E) (4/10) - Cont.

In re Paul A. Cruser, Debtor — Case No. 10-32517

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY / AMOUNT ENTITLED TO PRIORITY |
|---|---|---|---|---|---|---|---|---|
| Account No.<br>Creditor #: 1<br>Internal Revenue Service<br>Centralized Insolvency Ops<br>PO Box 7346<br>Phila, PA 19101-7346 | | - | 22011<br>Federal Income Taxes | | | | 1,534.42 | 0.00<br>1,534.42 |
| Account No. xxxxxx6035<br>Creditor #: 2<br>Virginia Department of Taxati<br>P.O. Box 2156<br>Richmond, VA 23218-2156 | | - | 2009<br>Back Sales Taxes | | | | 11,073.93 | 4,968.90<br>6,105.03 |
| Account No. | | | | | | | | |
| Account No. | | | | | | | | |
| Account No. | | | | | | | | |
| Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims | | | Subtotal (Total of this page) | | | | 12,608.35 | 4,968.90<br>7,639.45 |
| | | | Total (Report on Summary of Schedules) | | | | 12,608.35 | 4,968.90<br>7,639.45 |

B6F (Official Form 6F) (12/07)

In re Paul A. Cruser, Debtor    Case No. 10-32517

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. 8598<br>Creditor #: 1<br>Barclays Bank Delaware<br>Attn: Customer Support Dep't<br>P.O. Box 8833<br>Wilmington, DE 19899-8833 | | - | 2013-2014<br>Credit Card | | | | 647.65 |
| Account No.<br>Barclays Bank Delaware<br>Attn: Customer Support Dep't<br>P.O. Box 8802<br>Wilmington, DE 19899 | | | Representing:<br>Barclays Bank Delaware | | | | Notice Only |
| Account No. xxxxxxxxxx2153<br>Creditor #: 2<br>Beneficial/hfc<br>Po Box 3425<br>Buffalo, NY 14240 | | - | Opened 3/01/08 Last Active 2/17/10<br>Unsecured | | | | 4,569.97 |
| Account No.<br>PRA Receivables Mgmt, LLC<br>P.O. Box 41067<br>Norfolk, VA 23541 | | | Representing:<br>Beneficial/hfc | | | | Notice Only |

6 continuation sheets attached

Subtotal (Total of this page): 5,217.62

B6F (Official Form 6F) (12/07) - Cont.

In re Paul A. Cruser, Debtor — Case No. 10-32517

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No.<br>Creditor #: 3<br>Cellar Selections<br>1170 Dover Creek Lane<br>Manakin Sabot, VA 23103 | | - | Consumer credit | | | | 489.00 |
| Account No. xxxxxxxx5728<br>Creditor #: 4<br>Chase<br>Po Box 15298<br>Wilmington, DE 19850 | | - | Opened 8/01/07 Last Active 3/10/10<br>CreditCard | | | | 4,759.20 |
| Account No.<br>eCAST Settlement Corporation<br>P.O. Box 29262<br>New York, NY 10087-9262 | | | Representing:<br>Chase | | | | Notice Only |
| Account No. xxxxxxxx0615<br>Creditor #: 5<br>Chase<br>Po Box 15298<br>Wilmington, DE 19850 | | - | Opened 10/01/06 Last Active 3/10/10<br>CreditCard | | | | 2,618.65 |
| Account No.<br>PRA Receivables Mgmt, LLC<br>P.O. Box 41067<br>Norfolk, VA 23541 | | | Representing:<br>Chase | | | | Notice Only |

Sheet no. 1 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): 7,866.85

 

B6F (Official Form 6F) (12/07) - Cont.

In re Paul A. Cruser, Debtor Case No. 10-32517

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. 3196<br>Creditor #: 6<br>Citibank<br>P O Box 790034<br>Saint Louis, MO 63179-0034 | | - | Home Depot Credit Card | | | | 457.71 |
| Account No.<br>Citibank/Home Depot<br>PO Box 790345<br>Saint Louis, MO 63179-0345 | | | Representing:<br>Citibank | | | | Notice Only |
| Account No. xxxxxxxxxxxx5275<br>Creditor #: 7<br>Citibank Exxon Select Card<br>PO BOX 688941<br>Des Moines, IA 50368 | | - | Consumer Credit | | | | 1,171.75 |
| Account No.<br>Creditor #: 8<br>DES, llc<br>1390 Broad Street Road<br>Oilville, VA 23129 | | - | Back rent/business debt | | | | 17,557.82 |
| Account No. xxxxxxxx5717<br>Creditor #: 9<br>Gemb/care Credit<br>Po Box 981439<br>El Paso, TX 79998 | | - | Opened 6/01/09 Last Active 3/08/10<br>ChargeAccount | | | | 672.34 |

Sheet no. 2 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) 19,859.62

B6F (Official Form 6F) (12/07) - Cont.

In re Paul A. Cruser, Debtor

Case No. 10-32517

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No.<br>Portfolio Recovery Assocs, LLC<br>P.O. Box 41067<br>Norfolk, VA 23541 | | | Representing:<br>Gemb/care Credit | | | | Notice Only |
| Account No.<br>Creditor #: 10<br>Hoffman Communications<br>4301 W Hundred Road<br>Chester, VA 23831 | | - | business debt | | | | 1,200.00 |
| Account No. xxxxxxxx0283<br>Creditor #: 11<br>Hsbc Bank<br>Po Box 5253<br>Carol Stream, IL 60197 | | - | Opened 3/01/06 Last Active 1/28/10<br>CreditCard | | | | 1,117.57 |
| Account No.<br>Portfolio Recovery Assocs, LLC<br>P.O. Box 41067<br>Norfolk, VA 23541 | | | Representing:<br>Hsbc Bank | | | | Notice Only |
| Account No. xxxxxxxx3750<br>Creditor #: 12<br>Hsbc Bank<br>Po Box 5253<br>Carol Stream, IL 60197 | | - | Opened 9/01/08 Last Active 1/28/10<br>CreditCard | | | | 252.37 |

Sheet no. 3 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) 2,569.94

B6F (Official Form 6F) (12/07) - Cont.

In re Paul A. Cruser, Debtor    Case No. 10-32517

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No.<br>Portfolio Recovery Assocs, LLC<br>P.O. Box 41067<br>Norfolk, VA 23541 | | | Representing:<br>Hsbc Bank | | | | Notice Only |
| Account No.<br>Creditor #: 13<br>James White/Sweetwater LLC<br>2988 Davis Mill Road<br>Goochland, VA 23063 | | - | Any potential 3rd party defendant claims resulting from business partnership | | X | | 1.00 |
| Account No.<br>Michael Montgomery<br>9910 Wagners Way<br>PO BOX 58<br>Chesterfield, VA 23832 | | | Representing:<br>James White/Sweetwater LLC | | | | Notice Only |
| Account No.<br>Creditor #: 14<br>Lawrence J. Page<br>PO BOX 72075<br>Henrico, VA 23255-2075 | | - | 2008<br>business debt | | | | 9,000.00 |
| Account No. xx19-17<br>Creditor #: 15<br>Metropolitan Meat/ Pascal Weis<br>1008 Pennsylvania AVE SE<br>Washington, DC 20003-2142 | | - | 2009<br>Personally guaranteed business debt | | | | 1,832.20 |

Sheet no. 4 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) 10,833.20

B6F (Official Form 6F) (12/07) - Cont.

In re Paul A. Cruser, Debtor — Case No. 10-32517

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. 9487<br>Creditor #: 16<br>Paypal Credit<br>PO Box 5138<br>Timonium, MD 21094 | | - | 2013<br>Charge Account | | | | 707.19 |
| Account No.<br>Creditor #: 17<br>Performance Food Group<br>Solodar & Solodar<br>11504 Allegingie Pkwy<br>Richmond, VA 23235 | X | - | 2009<br>Debt guaranteed by codebtor James White | | | | 4,500.49 |
| Account No.<br>Creditor #: 18<br>Pro Fish Inc<br>PO Box 362<br>Califon, NJ 07830 | | - | business debt | | | | 400.00 |
| Account No.<br>Creditor #: 19<br>Republic National Distributing<br>5401 Eubank Road<br>Sandston, VA 23150 | | - | business debt | | | | 286.00 |
| Account No. 6242<br>Creditor #: 20<br>Synchrony Bank<br>Attn: Bankruptcy Department<br>P.O. Box 103104<br>Roswell, GA 30076-9104 | | - | 2013<br>Walmart Credit Card | | | | 331.26 |

Sheet no. 5 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) 6,224.94

B6F (Official Form 6F) (12/07) - Cont.

In re Paul A. Cruser, Debtor    Case No. 10-32517

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community (H W J C) | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|---|---|---|---|---|
| Account No. xxxxx5382<br>Creditor #: 21<br>Verizon<br>507 Prudential Road<br>Horsham, PA 19044 | | - | 2008<br>telephone expense/business debt | | | | 1,014.69 |
| Account No. xxxxxxxxxxxx9927<br>Creditor #: 22<br>Wachov/ftu<br>Po Box 3117<br>Winston Salem, NC 27102 | | - | Opened 12/01/95 Last Active 9/16/09<br>CheckCreditOrLineOfCredit | | | | 432.00 |
| Account No. 6261<br>Creditor #: 23<br>Wells Fargo Bank, N.A.<br>PO Box 14595<br>Des Moines, IA 50306 | | - | 2014<br>Credit Card | | | | 6,936.18 |
| Account No. | | | | | | | |
| Account No. | | | | | | | |

Sheet no. 6 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): 8,382.87

Total (Report on Summary of Schedules): 60,955.04

B6G (Official Form 6G) (12/07)

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In re Paul A. Cruser , Debtor Case No. 10-32517

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

| Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract | Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. |
|---|---|
| Verizon Wireless<br>500 Technology Drive # 550<br>Saint Charles, MO 63304-2225 | ASSUME - Cell phone, internet contract |

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

**B6I (Official Form 6I) (12/07)**

In re Paul A. Cruser Case No. 10-32517

Debtor(s)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital Status: | DEPENDENTS OF DEBTOR AND SPOUSE | |
|---|---|---|
| Married | RELATIONSHIP(S): None. | AGE(S): |

| **Employment:** | DEBTOR | SPOUSE |
|---|---|---|
| Occupation | Restaurant Manager | Animal care |
| Name of Employer | Currently unemployed | Self Employed |
| How long employed | 3 months unemployed | 3 years |
| Address of Employer | | |

| INCOME: (Estimate of average or projected monthly income at time case filed) | DEBTOR | SPOUSE |
|---|---|---|
| 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly) | $ 0.00 | $ 0.00 |
| 2. Estimate monthly overtime | $ 0.00 | $ 0.00 |
| 3. SUBTOTAL | $ 0.00 | $ 0.00 |
| 4. LESS PAYROLL DEDUCTIONS | | |
| a. Payroll taxes and social security | $ 0.00 | $ 0.00 |
| b. Insurance | $ 0.00 | $ 0.00 |
| c. Union dues | $ 0.00 | $ 0.00 |
| d. Other (Specify): | $ 0.00 | $ 0.00 |
| | $ 0.00 | $ 0.00 |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS | $ 0.00 | $ 0.00 |
| 6. TOTAL NET MONTHLY TAKE HOME PAY | $ 0.00 | $ 0.00 |
| 7. Regular income from operation of business or profession or farm (Attach detailed statement) | $ 0.00 | $ 2,000.00 |
| 8. Income from real property | $ 0.00 | $ 0.00 |
| 9. Interest and dividends | $ 0.00 | $ 0.00 |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above | $ 0.00 | $ 0.00 |
| 11. Social security or government assistance (Specify): | $ 0.00 | $ 0.00 |
| | $ 0.00 | $ 0.00 |
| 12. Pension or retirement income | $ 0.00 | $ 0.00 |
| 13. Other monthly income (Specify): Unemployment compensation | $ 1,636.00 | $ 0.00 |
| | $ 0.00 | $ 0.00 |
| 14. SUBTOTAL OF LINES 7 THROUGH 13 | $ 1,636.00 | $ 2,000.00 |
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) | $ 1,636.00 | $ 2,000.00 |
| 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15) | $ 3,636.00 | |

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re Paul A. Cruser Case No. 10-32517

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | |
|---|---|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | $ 1,278.00 |
| a. Are real estate taxes included? Yes X No ___ | |
| b. Is property insurance included? Yes X No ___ | |
| 2. Utilities: a. Electricity and heating fuel | $ 160.00 |
| b. Water and sewer | $ 0.00 |
| c. Telephone | $ 396.00 |
| d. Other | $ 0.00 |
| 3. Home maintenance (repairs and upkeep) | $ 50.00 |
| 4. Food | $ 600.00 |
| 5. Clothing | $ 100.00 |
| 6. Laundry and dry cleaning | $ 25.00 |
| 7. Medical and dental expenses | $ 150.00 |
| 8. Transportation (not including car payments) | $ 200.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | $ 0.00 |
| 10. Charitable contributions | $ 0.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | |
| a. Homeowner's or renter's | $ 0.00 |
| b. Life | $ 0.00 |
| c. Health | $ 1,223.43 |
| d. Auto | $ 89.00 |
| e. Other | $ 0.00 |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | |
| (Specify) Personal Property Taxes | $ 23.00 |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) | |
| a. Auto | $ 168.26 |
| b. Other | $ 0.00 |
| c. Other | $ 0.00 |
| 14. Alimony, maintenance, and support paid to others | $ 0.00 |
| 15. Payments for support of additional dependents not living at your home | $ 0.00 |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | $ 0.00 |
| 17. Other 2nd Mortgage | $ 484.00 |
| Other | $ 0.00 |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | $ 4,946.69 |

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

None Expected

20. STATEMENT OF MONTHLY NET INCOME

| | |
|---|---|
| a. Average monthly income from Line 15 of Schedule I | $ 3,636.00 |
| b. Average monthly expenses from Line 18 above | $ 4,946.69 |
| c. Monthly net income (a. minus b.) | $ -1,310.69 |

B6 Declaration (Official Form 6 - Declaration). (12/07)

# United States Bankruptcy Court
## Eastern District of Virginia

In re Paul A. Cruser — Debtor(s)

Case No. 10-32517
Chapter 7

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date October 2, 2014

Signature /s/ Paul A. Cruser
Paul A. Cruser
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B8 (Form 8) (12/08)

# United States Bankruptcy Court
## Eastern District of Virginia

In re Paul A. Cruser, Debtor(s) — Case No. 10-32517 — Chapter 7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1

| **Creditor's Name:** | **Describe Property Securing Debt:** |
|---|---|
| Bank Of Essex | Personal Residence at 1762 Shallow Well Road, Manakin-Sabot, VA 23103<br><br>2014 TAV $208,000<br><br>Zillow Estimate $210,600 |

Property will be (check one):
- ☐ Surrendered
- ■ Retained

If retaining the property, I intend to (check at least one):
- ☐ Redeem the property
- ■ Reaffirm the debt
- ☐ Other. Explain ____________________ (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):
- ■ Claimed as Exempt
- ☐ Not claimed as exempt

Property No. 2

| **Creditor's Name:** | **Describe Property Securing Debt:** |
|---|---|
| Bank Of Essex | Personal Residence at 1762 Shallow Well Road, Manakin-Sabot, VA 23103<br><br>2014 TAV $208,000<br><br>Zillow Estimate $210,600 |

Property will be (check one):
- ☐ Surrendered
- ■ Retained

If retaining the property, I intend to (check at least one):
- ☐ Redeem the property
- ■ Reaffirm the debt
- ☐ Other. Explain ____________________ (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):
- ■ Claimed as Exempt
- ☐ Not claimed as exempt

 

Property No. 3

| Creditor's Name: | Describe Property Securing Debt: |
|---|---|
| Ocwen Lending | Personal Residence at 1762 Shallow Well Road, Manakin-Sabot, VA 23103<br><br>2014 TAV $208,000<br><br>Zillow Estimate $210,600 |

Property will be (check one):
☐ Surrendered ■ Retained

If retaining the property, I intend to (check at least one):
☐ Redeem the property
■ Reaffirm the debt
☐ Other. Explain ____________________ (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):
■ Claimed as Exempt ☐ Not claimed as exempt

Property No. 4

| Creditor's Name: | Describe Property Securing Debt: |
|---|---|
| Partners Federal Credit Union | 2004 Volvo Station Wagon<br><br>175,173 miles<br>CarMax appraisal |

Property will be (check one):
☐ Surrendered ■ Retained

If retaining the property, I intend to (check at least one):
■ Redeem the property
☐ Reaffirm the debt
☐ Other. Explain ____________________ (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):
■ Claimed as Exempt ☐ Not claimed as exempt

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1

| Lessor's Name: | Describe Leased Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): |
|---|---|---|
| -NONE- | | ☐ YES ☐ NO |

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date October 2, 2014 Signature /s/ Paul A. Cruser
Paul A. Cruser
Debtor

# United States Bankruptcy Court
## Eastern District of Virginia

In re Paul A. Cruser
Debtor(s)

Case No. 10-32517
Chapter 7

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | | |
|---|---|---|
| For legal services, I have agreed to accept | $ | 1,500.00 |
| Prior to the filing of this statement I have received | $ | 1,500.00 |
| Balance Due | $ | 0.00 |

2. $ 25.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

■ Debtor ☐ Other *(specify)*

4. The source of compensation to be paid to me is:

■ Debtor ☐ Other *(specify)*

5. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
   a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
   b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
   c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
   d. Other provisions as needed:
      Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following services:
   Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

## CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

October 2, 2014
*Date*

/s/ Charles H. Krumbein
Charles H. Krumbein 01234
*Signature of Attorney*

Krumbein Consumer Legal Services, Inc.
*Name of Law Firm*
5310 Markel Rd.
Suite 102
Richmond, VA 23230-3030
804.303.0204 Fax: 804.303.0209

***For use in Chapter 13 Cases where Fees Requested Not in Excess of $5,000***
***(For all Cases Filed on or after 8/1/2014)***

## NOTICE TO DEBTOR(S), STANDING CHAPTER 13 TRUSTEE AND UNITED STATES TRUSTEE PURSUANT TO LOCAL BANKRUPTCY RULE 2016-1(C) AND CLERK'S CM/ECF POLICY 9

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C), you must file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount, no later than the last day for filing objections to confirmation of the chapter 13 plan.

## PROOF OF SERVICE

The undersigned hereby certifies that on this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 trustee, and U. S. trustee pursuant to Local Bankruptcy Rule 2016-1(C) and the Clerk's CM/ECF Policy 9, either electronically or in paper form (first class mail).

*Date*

*Signature of Attorney*